B1 (Official F@ 1230 Doc 1 Filed 03/27/09 Entered 03/27/09 16:24:10 Desc Main United States Bankruptum Centre Page 1 of 50 **Voluntary Petition** Northern District of Illinois Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Martinez, Esmeralda, L Davis, Paul, N All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all): 9134 than one, state all): 1270 Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 5451 Tall Pines Pkwy 5451 Tall Pines Pkwy #1 Roscoe IL Roscoe IL ZIP CODE ZIP CODE 61073 61073 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Winnebago Winnebago Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box.) ■ Health Care Business ☐ Chapter 15 Petition for **√** Chapter 7 ☐ Single Asset Real Estate as defined in 11 Individual (includes Joint Debtors) Recognition of a Foreign Chapter 9 U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Main Proceeding Chapter 11 Railroad Corporation (includes LLC and LLP) ☐ Chapter 15 Petition for Stockbroker Partnership Chapter 12 Recognition of a Foreign ☐ Commodity Broker Other (If debtor is not one of the above entities. Nonmain Proceeding Chapter 13 Clearing Bank check this box and state type of entity below.) **Nature of Debts** Other (Check one box) Tax-Exempt Entity Debts are primarily consumer Debts are primarily (Check box, if applicable) debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization individual primarily for a under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code.) hold purpose. Chapter 11 Debtors Filing Fee (Check one box) Check one box: ✓ Full Filing Fee attached ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is Check if: unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR Statistical/Administrative Information COURT USE ONLY ☐ Debtor estimates that funds will be available for distribution to unsecured creditors. ✓ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 100-200-50-1,000-5,001-10,001-25,001-50,001-Over 99 199 10 000 100 000 100 000 5 000 25,000 50,000 Estimated Assets $\mathbf{\Lambda}$ \$50,001 to \$50,000,001 \$100,000,001 \$0 to \$100,001 to \$500,001 to \$1,000,001 \$10,000,001 \$500,000,001 More than \$1 \$50,000 \$100,000 to \$100 to \$500 \$500,000 \$1 to \$10 to \$50 to \$1 billion billion million million million million million Estimated Liabilities $\mathbf{\Lambda}$ \Box \Box \Box \$500,001 to \$1,000,001 \$100,000,001 \$10,000,001 \$50,000,001 \$50,001 to \$100,001 to \$500,000,001 More than \$1 \$1 to \$10 to \$50 to \$100 to \$500 \$50,000 \$100,000 \$500,000 billion to \$1 billion million million million million million

B 1 (Official For	##Se(U9s)/1230	9 Entered 03/27/09 16:24:10	Desc Markin B1, Page 2				
Voluntary Peti (This page must	tion Document be completed and filed in every case)	Name George 25 of 50 Paul N Davis, Esmeralda L Martinez					
	All Prior Bankruptcy Cases Filed Within La	ast 8 Years (If more than two, attach additional sheet.)					
Location Where Filed:	NONE	Case Number:	Date Filed:				
Location Where Filed:		Case Number:	Date Filed:				
	Pending Bankruptcy Case Filed by any Spouse, Partner o	r Affiliate of this Debtor (If more than one, attach ad	ditional sheet)				
Name of Debtor: NONE		Case Number:	Date Filed:				
District:		Relationship:	Judge:				
10Q) with the Secur of the Securities Exc	Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). Exhibit A is attached and made a part of this petition. X /s/ Laura L McGarragan 3/27/2009						
		Signature of Attorney for Debtor(s) Laura L McGarragan	Date 6199753				
	Exi	hibit C	01///00				
	n or have possession of any property that poses or is alleged to pose a bit C is attached and made a part of this petition.	threat of imminent and identifiable harm to public heal	th or safety?				
	Ext	nibit D					
(To be completed by	y every individual debtor. If a joint petition is filed, each spouse mus	at complete and attach a separate Exhibit D.)					
✓ Exhibit D	completed and signed by the debtor is attached and made a part of t	nis petition.					
If this is a joint petit	ion:						
Exhibit D	also completed and signed by the joint debtor is attached and made	a part of this petition.					
		ding the Debtor - Venue // applicable box)					
₫	Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180 cm.		ays immediately				
	There is a bankruptcy case concerning debtor's affiliate. general pa	artner, or partnership pending in this District.					
	Debtor is a debtor in a foreign proceeding and has its principal pla has no principal place of business or assets in the United States but this District, or the interests of the parties will be served in regard	t is a defendant in an action or proceeding [in a federal					
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)							
	Landlord has a judgment against the debtor for possession of debtor	or's residence. (If box checked, complete the following).					
		(Name of landlord that obtained judgment)					
		(Address of landlord)					
	Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession		ed to cure the				
	Debtor has included in this petition the deposit with the court of an filing of the petition.	ny rent that would become due during the 30-day period	after the				
	Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).						

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Voluntary Petition Document	Nanage 3 tof 50									
(This page must be completed and filed in every case)	Paul N Davis, Esmeralda L Martinez									
Sign	Signatures									
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative									
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.)									
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	☐ I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached. ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the									
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.									
X /s/ Paul N Davis	X Not Applicable									
Signature of Debtor Paul N Davis	(Signature of Foreign Representative)									
X /s/ Esmeralda L Martinez										
Signature of Joint Debtor Esmeralda L Martinez	(Printed Name of Foreign Representative)									
Telephone Number (If not represented by attorney)										
3/27/2009	Date									
Date Signature of Attorney	C' (N. Allerman D. Allen Dropous									
Signature of Attorney X /s/ Laura L McGarragan	Signature of Non-Attorney Petition Preparer									
Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the									
Laura L McGarragan Bar No. 6199753	debtor with a copy of this document and the notices and information required under 11									
Printed Name of Attorney for Debtor(s) / Bar No.	U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable									
McGarragan Law Offices	by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.									
Firm Name										
1004 N. Main St. Rockford, IL 61103										
Address	Not Applicable									
	Printed Name and title, if any, of Bankruptcy Petition Preparer									
915 071 0222										
815 961-1111 815-961-9233 Telephone Number	Social-Security number (If the bankruptcy petition preparer is not an individual, state									
3/27/2009	the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)									
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address									
Signature of Debtor (Corporation/Partnership)	X Not Applicable									
I declare under penalty of perjury that the information provided in this petition is true										
and correct, and that I have been authorized to file this petition on behalf of the	Date									
debtor. The debtor requests the relief in accordance with the chapter of title 11, United States	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.									
Code, specified in this petition.	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.									
X Not Applicable	If more than one person prepared this document, attach to the appropriate official form									
X Not Applicable Signature of Authorized Individual										
	for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or									
Signature of Authorized Individual	for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and									

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B 1D (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Paul N Davis Esmeralda L Martinez	Case No.						
Debtor(s)	(if known)						
EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH							

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunitie for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunitie for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financia responsibilities.);

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Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);								
	Active military	duty in a military con	nbat zone.					
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.								
I certify und	der penalty of p	perjury that the infor	mation provided above is true and	d correct.				
Signature of Debtor:	/s/ Paul N Davis	vis						
Date: 3/27/2009								

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B 1D (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Paul N Davis Esmeralda L Martinez	Case No.	
	Debtor(s)	(if known)	
	HIBIT D - INDIVIDUAL DEBTOR'S STA CREDIT COUNSELING I	REQUIREMENT	
counseling lis dismiss any ca will be able to bankruptcy ca	ng: You must be able to check truthfully one ted below. If you cannot do so, you are not el ase you do file. If that happens, you will lose resume collection activities against you. If you se later, you may be required to pay a second prs' collection activities.	ligible to file a bankruptcy case, and the co whatever filing fee you paid, and your cred our case is dismissed and you file another	ditors
	individual debtor must file this Exhibit D. If a joint ibit D. Check one of the five statements below ar		and file
counseling age for available cro from the agenc	Within the 180 days before the filing of my ba ncy approved by the United States trustee or baredit counseling and assisted me in performing a y describing the services provided to me. Attach a developed through the agency.	nkruptcy administrator that outlined the opport related budget analysis, and I have a certifica	tunities ate
counseling age for available cre certificate from agency describ	Within the 180 days before the filing of my ba ncy approved by the United States trustee or bar edit counseling and assisted me in performing a the agency describing the services provided to n ing the services provided to you and a copy of air than 15 days after your bankruptcy case is filed	nkruptcy administrator that outlined the opport related budget analysis, but I do not have a me. You must file a copy of a certificate from the ny debt repayment plan developed through the	tunities the
obtain the servi	I certify that I requested credit counseling services during the five days from the time I made many waiver of the credit counseling requirement stances here.]	y request, and the following exigent circumsta	ances
within the first agency that pr through the ag extension of tl	r certification is satisfactory to the court, you to 30 days after you file your bankruptcy petition ovided the counseling, together with a copy of gency. Failure to fulfill these requirements make 30-day deadline can be granted only for cay also be dismissed if the court is not satisfie	on and promptly file a certificate from the of any debt management plan developed ay result in dismissal of your case. Any ouse and is limited to a maximum of 15 day	ys.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial

case without first receiving a credit counseling briefing.

responsibilities.);

statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D (Official Form 1, Exh. D) (12/08) – Cont.									
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);									
	Active military duty in a military combat zone.								
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.									
I certify under penalty of perjury that the information provided above is true and correct.									
Signature of Debtor:	/s/ Esmeralda Esmeralda L								
Date: 3/27/2009									

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B6A (Official Form 6A) (12/07)

In re:	Paul N Davis	Esmeralda L Martinez	Case No.	
		Debtors		(If known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION		AMOUNT SECURE CLAIM	D	
None			\$	0.00	\$	0.0	00
	Total	\	\$ 0.00				

(Report also on Summary of Schedules.)

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B6B (Official Form 6B) (12/07)

In re	Paul N Davis	Esmeralda L Martinez	Case No.	
		Debtors		(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	х			
 Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. 		Checking account	J	60.00
Security deposits with public utilities, telephone companies, landlords, and others.		Security Deposit	J	675.00
Household goods and furnishings, including audio, video, and computer equipment.		Furniture	J	900.00
 Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 	X			
6. Wearing apparel.		Clothing	J	1,200.00
7. Furs and jewelry.	Х			
Firearms and sports, photographic, and other hobby equipment.	X			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s).	х			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401K	Н	2,300.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14. Interests in partnerships or joint ventures. Itemize.	Х			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
	1	Estmated tax refund	J	2,500.00

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B6B (Official Form 6B) (12/07) -- Cont.

n re	Paul N Davis	Esmeralda L Martinez		Case No.	
			Debtors	-1	(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Х			
Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1995 Honda Accord	Н	2,000.00
Automobiles, trucks, trailers, and other vehicles and accessories.		1999 Buick Park Avenue	Н	5,000.00
26. Boats, motors, and accessories.	Х			
27. Aircraft and accessories.	Χ			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	х			
30. Inventory.	Х			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	Х			
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	Х			
35. Other personal property of any kind not already listed. Itemize.	X			
	_	1 continuation sheets attached Tot	al >	\$ 14,635.00

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B6C (Official Form 6C) (12/07)

In re	Paul N Davis	Esmeralda L Martinez		Case No.	
			Debtors		(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
1995 Honda Accord	735 ILCS 5/12-1001(c)	2,000.00	2,000.00
401K	735 ILCS 5/12-1006	2,300.00	2,300.00
Checking account	735 ILCS 5/12-1001(b)	60.00	60.00
Clothing	735 ILCS 5/12-1001(a),(e)	1,200.00	1,200.00
Estmated tax refund	735 ILCS 5/12-1001(b)	2,500.00	2,500.00
Furniture	735 ILCS 5/12-1001(b)	900.00	900.00
Security Deposit	735 ILCS 5/12-1001(b)	675.00	675.00

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B6D (Official Form 6D) (12/07)

In re	Paul N Davis	Esmeralda L Martinez	Case No.	
		Debtors	_	(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. Kishwaukee Auto Corral 3336 Kishwaukee St.		J	PMSI 1999 Buick Park Avenue				6,000.00	1,000.00
Rockford IL 61109			VALUE \$5,000.00					

continuation sheets attached

Subtotal → (Total of this page)

Total > (Use only on last page)

\$ 6,000.00	\$ 1,000.00
\$ 6,000.00	\$ 1,000.00

Document

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B6E (Official Form 6E) (12/07)

In re

Paul N Davis Esmeralda L Martinez

Case No.

Debtors

(If known)

or

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

¥	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYI	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations
	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or consible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in J.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case
app	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the pointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying ependent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans
ces	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals
that	Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of remors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 17 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
ano	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug ther substance. 11 U.S.C. § 507(a)(10).
adiu	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of streent.

1 continuation sheets attached

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B6E (Official Form 6E) (12/07) - Cont.

In re	Paul N Davis	Esmeralda L Martinez	Case No.	
	T dai IV Bavio	Debtors Debtors	-,	(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.									\$0.00

Sheet no. $\underline{1}$ of $\underline{1}$ continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals ➤ (Totals of this page)

Total >
(Use only on last page of the completed
Schedule E. Report also on the Summary of
Schedules.)

Total > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 0.00	\$ 0.00	\$ 0.00
\$ 0.00		
	\$ 0.00	\$ 0.00

Case 09-71230 Doc 1 Filed 03/27/09 Entered 03/27/09 16:24:10 Desc Main Document Page 15 of 50

B6F (Official Form 6F) (12/07)

In re	Paul N Davis	Esmeralda L Martinez	Case No.	
		Debtors		(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 882XXXX							305.00
Allied Interstate 435 Ford Rd. Suite 800 Minneapolis MN 55426		Collection					
ACCOUNT NO. 815 636 7778 754 9		w					280.00
AT & T PO Box 8212 Aurora, IL 60572-8212			Telephone				
ACCOUNT NO. 48623624XXXX		w					877.00
Capital One PO Box 85520 Richmond VA 23285			Creidt card				
ACCOUNT NO. 068088427			_				991.00
Collectech Systems PO Box 361567 Columbus OH 43236			Collection for DIRECTV				
DIRECTV/CBE Group PO Box 78626 Phoenix AZ 85062-8626							

6 Continuation sheets attached

Subtotal > \$ 2,453.00

Total > \$
Schedule F.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Paul N Davis	Esmeralda L Martinez	Case No.	
		Debtors	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)		ı		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8341401							306.00
Collection Company of America PO Box 806 Norwell MA 02061-0806			Collection for SBC #815 226 8648 052 4 In collection with Northland Group				
NCO PO Box 15636 Wilmington DE 19850	T	ı					
Commonwealth Edison Bill Payment Center Chicago, IL 60688		Utility				193.00	
Allied Interstate 3200 Northline Ave. Suite 160 Greensboro NC 27408 Harvard Collection Services 4839 N Elston Ave. Chicago IL 60630-2534							
ACCOUNT NO. 136603XXXX		w					92.00
Credit Protection Association 13355 Noel Rd. STE 2100 Dallas TX 75240			Collection				
ACCOUNT NO. 207072XXXX							45.00
Creitors Protection Services 202 West State St. STE 300 Rockford IL 61101		•	Collection				
Sheet no. 1 of 6 continuation sheets attached to Schedule of Cre Holding Unsecured Nonpriority Claims	edito	rs		Subt	otal	> \$	636.00

Subtotal > \$ 636.00

Total > Schedule F.)

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.) Case 09-71230 Doc 1 Filed 03/27/09 Entered 03/27/09 16:24:10 Desc Main Document Page 17 of 50

B6F (Official Form 6F) (12/07) - Cont.

In re	Paul N Davis	Esmeralda L Martinez	Case No.
		Debtors	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		J					5,000.00
Kishwaukee Auto Corral 3336 Kishwaukee St. Rockford IL 61109		Surrendered vehicle					
ACCOUNT NO. 5357019		w					550.00
Kohl's PO Box 3084 Milwaukee WI 53201-3084 Merchants & Medical 6324 Taylor Dr. Flint MI 48507-4685 Chase N56 W 17000 Ridgewood Dr.	ı	,	Charge card				
Menomonee Falls WI 53051 ACCOUNT NO.							900.00
Mutual Management PO Box 4777 Rockford IL 61110		Collections				300.00	
ACCOUNT NO. 769XXXX		W					96.00
National Recovery Agency 2491 Paxton St. Harrisburg PA 17111			Collection				

Sheet no. $\underline{2}$ of $\underline{6}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 6,546.00

Total > Chedule F.)

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.) Case 09-71230 Doc 1 Filed 03/27/09 Entered 03/27/09 16:24:10 Desc Main Document Page 18 of 50

B6F (Official Form 6F) (12/07) - Cont.

In re	Paul N Davis	Esmeralda L Martinez	Case No.
		Debtors	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

	(Continuation Sheet)						
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		w					972.00
NCO Financial Systems 507 Prudential Rd. Horsham PA 19044		Collection for: Com Ed #2966447078 Nicor #'s 0825071222					
ACCOUNT NO. 8-18-11-6803 3							1,337.00
Nicor Gas PO Box 2020 Aurora IL 60507-2020		Utility Acct #85-18-21-8463					
ACCOUNT NO. F21053249		w					810.00
Northland Group Inc. PO Box 390846 Edina, MN 55439		Collection for Capital One Bank # 4862362477299039					
ACCOUNT NO. 693803							20.00
OSF Medical Group PO Box 802688 Chicago IL 60680-2688			Medical				
CB Accounts Inc. 1101 Main St. Peoria IL 61606							

Sheet no. $\underline{3}$ of $\underline{6}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 3,139.00

Total > Chedule F.)

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.) Case 09-71230 Doc 1 Filed 03/27/09 Entered 03/27/09 16:24:10 Desc Main Page 19 of 50 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Paul N Davis	Esmeralda L Martinez	Case No.
		Debtors	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCOUNT NO. 4995585							320.00
OSF St Anthony Med Center 5666 East State St. Rockford IL 61108-2472		Medical					
Rockford Mercantile 2502 S Alpine Rd. Rockford IL 61108	1	1					
ACCOUNT NO. 4855316							300.00
Paragon Way PO Box 42829 Austin TX 78704-0044		Collection for: The Cash Store Original creditor: Cottonwood Financial #302-1945363 Current Creditor: Collins Financial Serv.					
Cottonwood Financial 1300 W Walnut Hill Lane #255 Irving TX 75038							
The Cash Store 6501 N Second St. Loves Park IL 61111	_						
ACCOUNT NO. W7137474-MW-ST540-999							306.00
Riverside Community Bank 6855 East Riverside Blvd. Rockford IL 61114			Balance due				
I.C. System Inc. PO Box 64437 St. Paul MN 55164-0437							

Sheet no. $\,\underline{4}$ of $\underline{6}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

926.00 Subtotal >

(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Paul N Davis	Esmeralda L Martinez	Case No.	
		Debtors	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

	(Continuation Sheet)						
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
RJM Acq LLC 575 Underhill Blvd. STE 2 Syosset NY 11791		Collection				32.00	
ROCKford Radiology PO Box 5368 Rockford IL 61125-0368		Medical				87.00	
Sallie Mae 1002 Arthur Dr. Lynn Haven FL 32444		Multiple Student loans				10,059.00	
Swedish American Medical Group PO Box 1567 Rockford IL 61110-0067		Medical				186.00	

Sheet no. $\underline{5}$ of $\underline{6}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 10,364.00

Total > Schedule F.)

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B6F (Official Form 6F) (12/07) - Cont.

In re	Paul N Davis	Esmeralda L Martinez	Case No.
		Debtors	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 377235613							900.00
T Mobile PO Box 37380 Albuquerque NM 87176-7380 Law Offices of Mitchell N. Kay 7 Penn Plaza New York NY 10001-3995			Telephone				
UIC Family Health Center 405 Chelsea Ave. Rockford IL 61107			Medical multiple accts				280.00

Sheet no. $\underline{6}$ of $\underline{6}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 1,180.00

Total > \$ 25,244.00

Laura L McGarragan 6199753 McGarragan Law Offices 1004 N. Main St. Rockford, IL 61103

815 961-1111 Attorney for the Petitioner(s)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In Re:

Debtor: Paul N Davis

Social Security Number: 9134

Chapter 7

Joint Debtor: Esmeralda L Martinez

Social Security Number: 1270 Numbered Listing of Creditors

	Creditor name and mailing address	Category of Claim	Amount of Claim
1.	Allied Interstate 435 Ford Rd. Suite 800 Minneapolis MN 55426	Unsecured Claims	\$ 305.00
2.	AT & T PO Box 8212 Aurora, IL 60572-8212	Unsecured Claims	\$ 280.00
3.	Capital One PO Box 85520 Richmond VA 23285	Unsecured Claims	\$ 877.00
4.	Collectech Systems PO Box 361567 Columbus OH 43236	Unsecured Claims	\$ 991.00
5.	Collection Company of America PO Box 806 Norwell MA 02061-0806	Unsecured Claims	\$ 306.00

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In re:	Paul N Davis Esmeralda L Martinez		Case No
6.	Commonwealth Edison Bill Payment Center Chicago, IL 60688	Unsecured Claims	\$ 193.00
7.	Credit Protection Association 13355 Noel Rd. STE 2100 Dallas TX 75240	Unsecured Claims	\$ 92.00
8.	Creitors Protection Services 202 West State St. STE 300 Rockford IL 61101	Unsecured Claims	\$ 45.00
9.	Kishwaukee Auto Corral 3336 Kishwaukee St. Rockford IL 61109	Unsecured Claims	\$ 5,000.00
10.	Kishwaukee Auto Corral 3336 Kishwaukee St. Rockford IL 61109	Secured Claims	\$ 6,000.00
11.	Kohl's PO Box 3084 Milwaukee WI 53201-3084	Unsecured Claims	\$ 550.00
12.	Mutual Management PO Box 4777 Rockford IL 61110	Unsecured Claims	\$ 900.00
13.	National Recovery Agency 2491 Paxton St. Harrisburg PA 17111	Unsecured Claims	\$ 96.00
14.	NCO Financial Systems 507 Prudential Rd. Horsham PA 19044	Unsecured Claims	\$ 972.00

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In re:	Paul N Davis Esmeralda L Martinez	Case No	
15.	Nicor Gas PO Box 2020 Aurora IL 60507-2020	Unsecured Claims	\$ 1,337.00
16.	Northland Group Inc. PO Box 390846 Edina, MN 55439	Unsecured Claims	\$ 810.00
17.	OSF Medical Group PO Box 802688 Chicago IL 60680-2688	Unsecured Claims	\$ 20.00
18.	OSF St Anthony Med Center 5666 East State St. Rockford IL 61108-2472	Unsecured Claims	\$ 320.00
19.	Paragon Way PO Box 42829 Austin TX 78704-0044	Unsecured Claims	\$ 300.00
20.	Riverside Community Bank 6855 East Riverside Blvd. Rockford IL 61114	Unsecured Claims	\$ 306.00
21.	RJM Acq LLC 575 Underhill Blvd. STE 2 Syosset NY 11791	Unsecured Claims	\$ 32.00
22.	Rockford Radiology PO Box 5368 Rockford IL 61125-0368	Unsecured Claims	\$ 87.00
23.	Sallie Mae 1002 Arthur Dr. Lynn Haven FL 32444	Unsecured Claims	\$ 10,059.00

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In re:	Paul N Davis Esmeralda L Martinez		Case No	
24.	Swedish American Medical Group PO Box 1567 Rockford IL 61110-0067	Unsecured Claims	\$	186.00
25.	T Mobile PO Box 37380 Albuquerque NM 87176-7380	Unsecured Claims	\$	900.00
26.	UIC Family Health Center 405 Chelsea Ave. Rockford IL 61107	Unsecured Claims	\$	280.00

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In re:	Paul N Davis	Case No
In re:	Paul N Davis	Case No

(The penalty for making a false statement or concealing property is a fine up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. secs. 152 and 3571.)

Esmeralda L Martinez

DECLARATION

I, **Paul N Davis**, and I, **Esmeralda L Martinez**, named as debtors in this case, declare under penalty of perjury that we have read the foregoing Numbered Listing of Creditors, consisting of **4 sheets** (not including this declaration), and that it is true and correct to the best of our information and belief.

Signature:	/s/ Paul N Davis	
J	Paul N Davis	
Dated:	3/27/2009	
Signature:	/s/ Esmeralda L Martinez Esmeralda L Martinez	
Dated:	3/27/2009	

Case 09-71230	Doc 1	Filed 03/27/09	Entered 03/27/09 16:24:10	Desc Main
36G (Official Form 6G) (12/07)		Document	Page 27 of 50	

n re:	Paul N Davis	Esmeralda L Martinez		Case No.	
		De	btors		(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Case C	9-71230	Doc 1	Filed 03/27/09 Document	Entered 03/27/09 16:24:10 Page 28 of 50	Desc Main
B6H (Official Form 6H)	(12/07)		Booument	1 age 20 01 00	
In re: Paul N Davis	Esmeralda	L Martinez		, Case No	(If known)
			Debtors		(ii iuiouii)
		SCI	HEDULE H	- CODEBTORS	
✓ Check this box	x if debtor has r	no codebtors.			
				1	
NAM	IE AND ADDRES	SS OF CODEB	TOR	NAME AND ADDRESS C	F CREDITOR

7)

Paul N Davis Esmeralda L Martinez

Case No.

Debtors

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE				
	RELATIONSHIP(S):			AGE((S):
	son				4
Employment:	DEBTOR		SPOUSE		
Occupation Wa	arehouse worker	Site co-c	ordinator		
Name of Employer As	sian Foods		ery Center		
How long employed					
Address of Employer					
INCOME: (Estimate of average case filed)	e or projected monthly income at time	1	DEBTOR		SPOUSE
Monthly gross wages, salary	, and commissions	\$	2,340.00	\$	1,494.00
(Prorate if not paid monthl 2. Estimate monthly overtime	y.)	\$	249.00		0.00
3. SUBTOTAL		\$	2,589.00	\$	1,494.00
4. LESS PAYROLL DEDUCTI	ONS	Ψ —	2,303.00	Ψ _	1,737.00
a. Payroll taxes and socia	al security	\$	405.00	\$_	247.00
b. Insurance		\$	210.00	\$_	0.00
c. Union dues		\$	0.00	\$_	0.00
d. Other (Specify)	101K	\$	190.00	\$_	0.00
5. SUBTOTAL OF PAYROLL	DEDUCTIONS	\$	805.00	\$_	247.00
6. TOTAL NET MONTHLY TA	KE HOME PAY	\$	1,784.00	\$_	1,247.00
7. Regular income from operation	on of business or profession or farm	<u> </u>			
(Attach detailed statement	t)	\$	0.00	\$_	0.00
8. Income from real property		\$	0.00	\$_	0.00
9. Interest and dividends		\$	0.00	\$_	0.00
•	ipport payments payable to the debtor for the	•	0.00	•	0.00
debtor's use or that of dep		\$	0.00	\$_	0.00
 Social security or other gove (Specify) 	ernment assistance	\$	0.00	\$	0.00
12. Pension or retirement incon	ne	\$	0.00	\$	0.00
13. Other monthly income			_	_	_
(Specify)		\$	0.00	\$ _	0.00
14. SUBTOTAL OF LINES 7 T	THROUGH 13	\$	0.00	\$_	0.00
15. AVERAGE MONTHLY INC	COME (Add amounts shown on lines 6 and 14)	\$	1,784.00	\$	1,247.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column			\$ 3,031	1.00	
17. Describe any increase or do NONE	ecrease in income reasonably anticipated to occur within	Statistical S	ummary of Čertain L	iabilitie	and, if applicable, on es and Related Data)

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B6J (Official Form 6J) (12/07)

In re Paul N Davis Esmeralda L Martinez	Case No.
Debtors	(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate

any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly exp differ from the deductions from income allowed on Form22A or 22C.		
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a se expenditures labeled "Spouse."	eparate schedule of	
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	695.00
a. Are real estate taxes included? Yes No ✓		
b. Is property insurance included? Yes No ✓		
2. Utilities: a. Electricity and heating fuel	\$	200.00
b. Water and sewer	\$	0.00
c. Telephone	\$	70.00
d. Other Cable & internet	\$	110.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	600.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	50.00
8. Transportation (not including car payments)	\$	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	50.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	80.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	<u> </u>	_
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	200.00
b. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	<u> </u>	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Child care	\$	540.00
Tuition & books	\$	125.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,		
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	3,020.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the	he filing of this docu	ment:
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	3,031.00
b. Average monthly expenses from Line 18 above	\$	3,020.00
c. Monthly net income (a. minus b.)	\$	11.00

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Paul N Davis	Esmeralda L Martinez	Case No.	
		Debtors		7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	2	\$ 14,635.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 6.000.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	7		\$ 25.244.00	
G -Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 3.031.00
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 3.020.00
тот	AL	18	\$ 14,635.00	\$ 31,244.00	

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B6 Declaration (Official Form 6 - Declaration) (12/07)

In re	Paul N Davis	Esmeralda L Martinez	Case No.	
		Debtors	•	(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

1	declare under penalty of perjury that I have read the foregoin	ng summary and sched	dules, consisting of	
sheets	, and that they are true and correct to the best of my knowled	dge, information, and b	pelief.	
Date:	3/27/2009	Signature:	/s/ Paul N Davis	
		·	Paul N Davis	
			Debtor	
Date:	3/27/2009	Signature:	/s/ Esmeralda L Martinez	
		•	Esmeralda L Martinez	
			(Joint Debtor, if any)	
		[If joint case	e, both spouses must sign]	

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

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B7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Paul N Davis	Esmeralda L Martinez		Case No.	
			Debtors		(If known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
49,000.00	Wages	2007
60,000.00	Wages	2008
14,000.00	Wages	2009

2. Income other than from employment or operation of business

None **☑** State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE FISCAL YEAR PERIOD

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None **☑** a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

STILL OWING

NAME AND ADDRESS OF DATES OF AMOUNT PAYMENTS PAID

None $\mathbf{\Lambda}$

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ **TRANSFERS** **AMOUNT** PAID OR VALUE OF **TRANSFERS**

AMOUNT STILL **OWING**

2

None $\mathbf{\Delta}$

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF **PAYMENT** **AMOUNT** PAID

STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATIO

STATUS OR DISPOSITION

Mutual Management

Winnebago Co Court House

Judgment

Rockford IL

Paul Davis 08SC3902

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include

information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DESCRIPTION OF PERSON FOR WHOSE DATE OF AND VALUE OF BENEFIT PROPERTY WAS SEIZED **SEIZURE PROPERTY**

Kishwaukee Auto Corral 3336 Kishwaukee St. Rockford IL 61109

10/01/2008

2000 Buick Sentry

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5. Repossessions, foreclosures and returns

None $\mathbf{\Delta}$

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION DATE OF REPOSSESSION, AND VALUE OF NAME AND ADDRESS FORECLOSURE SALE, TRANSFER OR RETURN **PROPERTY** OF CREDITOR OR SELLER

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

TERMS OF NAME AND ADDRESS DATE OF ASSIGNMENT OF ASSIGNEE ASSIGNMENT OR SETTLEMENT

None ✓

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS **DESCRIPTION** NAME AND ADDRESS OF COURT DATE OF AND VALUE OF OF CUSTODIAN **ORDER PROPERTY CASE TITLE & NUMBER**

7. Gifts

None $\mathbf{\Lambda}$

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS RELATIONSHIP DESCRIPTION OF PERSON TO DEBTOR. DATE AND VALUE OF OR ORGANIZATION IF ANY OF GIFT **GIFT**

8. Losses

None $\mathbf{\Lambda}$

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION DESCRIPTION OF CIRCUMSTANCES AND. IF AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART DATE OF **PROPERTY** BY INSURANCE, GIVE PARTICULARS LOSS

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9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

OF PAYEE

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 1/23/2009

AMOUNT OF MONEY OR DESCRIPTION AND VALUE

4

OF PROPERTY 1000.00

Laura L McGarragan 1004 North Main St. Rockford IL 61103

10. Other transfers

None V

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> DESCRIBE PROPERTY TRANSFERRED

NAME AND ADDRESS OF TRANSFEREE,

RELATIONSHIP TO DEBTOR

DATE

AND VALUE RECEIVED

None \mathbf{Q}

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR

INTEREST IN PROPERTY

11. Closed financial accounts

None $\mathbf{\Delta}$

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TYPE OF ACCOUNT, LAST FOUR **AMOUNT AND** NAME AND ADDRESS DIGITS OF ACCOUNT NUMBER. DATE OF SALE OF INSTITUTION AND AMOUNT OF FINAL BALANCE OR CLOSING

12. Safe deposit boxes

None $\mathbf{\Lambda}$

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITOR

DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER. IF ANY

CONTENTS

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5

13. Setoffs

None V

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF AMOUNT OF NAME AND ADDRESS OF CREDITOR **SETOFF SETOFF**

14. Property held for another person

List all property owned by another person that the debtor holds or controls. None

NAME AND ADDRESS **DESCRIPTION AND VALUE**

OF OWNER OF PROPERTY LOCATION OF PROPERTY

15. Prior address of debtor

None $\mathbf{\Lambda}$

Ø

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None $\mathbf{\Delta}$

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None \square

List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND NAME AND ADDRESS DATE OF **ENVIRONMENTAL ADDRESS** OF GOVERNMENTAL UNIT NOTICE LAW

None $\mathbf{\Lambda}$

List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND NAME AND ADDRESS DATE OF **ENVIRONMENTAL**

ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None \square

List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None \square

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

LAST FOUR DIGITS

OF SOCIAL SECURITY ADDRESS OR OTHER INDIVIDUAL

TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN

NATURE OF **BUSINESS**

BEGINNING AND ENDING

6

DATES

None \square NAME

Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Signature Date 3/27/2009 /s/ Paul N Davis of Debtor **Paul N Davis**

Date 3/27/2009 Signature /s/ Esmeralda L Martinez of Joint Debtor Esmeralda L Martinez

(if any)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

B 201 Page 2

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of the Debtor

We, the debtors, affirm that we have received and read this notice.

Paul N Davis	X <u>/s/ Paul N Davis</u>	3/2//2009	
Esmeralda L Martinez	Paul N Davis		
ESITIETATUA E MATTITIEZ	Signature of Debtor	Date	
Printed Name(s) of Debtor(s)	X/s/ Esmeralda L Martinez	3/27/2009	
Case No. (if known)	Esmeralda L Martinez		
` <u> </u>	Signature of Joint Debtor	Date	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

n re	Paul N Davis	Esmeralda L Martinez	Case No.		
		Debtors	•	Chapter	7
				·-	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

_ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$ 10,059.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$ 10,059.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 3,031.00
Average Expenses (from Schedule J, Line 18)	\$ 3,020.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 4,472.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$1,000.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$
4. Total from Schedule F	\$25,244.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	\$26,244.00

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B 8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re	Paul N Davis	Esmeralda L Martine	<u>z</u> ,	Case No.	01
		Debtors			Chapter 7
CHA	PTER 7 INDIV	IDUAL DEBTO	R'S STATEME	NT OF IN	TENTION
		erty of the estate. (Part A dditional pages if necess		ed for EACH de	bt which is secured
Property N	lo. 1				
Creditor's	Name:		Describe Property	Securing Debt:	
Kishwauk	ee Auto Corral		1999 Buick Park A	venue	
Property w	rill be (check one):				
☐ Si	urrendered	☑ Retained			
_	the property, I intend edeem the property	to (check at least one):			
	eaffirm the debt				
_	ther. Explain		(for example, avoid	lien using 11 U.	S.C. § 522(f))
Property is	s (check one):				
□ C	laimed as exempt		Not claimed as ex	empt	
		ect to unexpired leases. (tional pages if necessary		art B must be co	ompleted for
Property N	lo. 1				
Lessor's	Name:	Describe Lease	d Property:	Lease will be to 11 U.S.C. §	Assumed pursuant 365(p)(2):
	inuation sheets attach	ned (if any)			
		y that the above indica property subject to an		to any property	of my estate
Date: 3/27/2 (009		/s/ Paul N Davis		

Paul N Davis
Signature of Debtor

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B 8 (Official Form 8) (12/08)

/s/ Esmeralda L Martinez

Esmeralda L Martinez
Signature of Joint Debtor (if any)

B 203 (12/94)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

			N	iortnern District of Illinois		
In re:	Paul N D	avis		Esmeralda L Martinez	Case No.	
		De	ebtors	_	Chapter 7	
		DISCLOSU	JRE O	F COMPENSATION OF FOR DEBTOR	ATTORNEY	
and paid	I that compensation to me, for service	on paid to me within one	year befordered on b	016(b), I certify that I am the attorney for the the filing of the petition in bankruptcy, or ehalf of the debtor(s) in contemplation of conte	agreed to be	
	For legal services	s, I have agreed to acce	pt		\$	1,000.00
	Prior to the filing	of this statement I have	received		\$	1,000.00
	Balance Due				\$	0.00
2. The	e source of compe	ensation paid to me was:				
	✓ Debtor			Other (specify)		
3. The	e source of compe	ensation to be paid to me	e is:			
	□ Debtor			Other (specify)		
4. ▼	I have not agr of my law firm		disclosed o	compensation with any other person unles	s they are members and associate	es .
	my law firm. A attached.	A copy of the agreement	, together v	pensation with a person or persons who are with a list of the names of the people sharing ender legal service for all aspects of the base.	ng in the compensation, is	
a)	•		tion, and re	endering advice to the debtor in determinin	g whether to file	
b)	Preparation ar	nd filing of any petition, s	schedules,	statement of affairs, and plan which may l	pe required;	
c)	Representatio	n of the debtor at the me	eeting of cr	editors and confirmation hearing, and any	adjourned hearings thereof;	
d)	[Other provision None	ons as needed]				
6. By	agreement with the	he debtor(s) the above d	isclosed fe	e does not include the following services:		
	Representi	ng Debtor in Advers	sary			
				CERTIFICATION		
	•	egoing is a complete state lebtor(s) in this bankrupt		ny agreement or arrangement for paymen ling.	t to me for	
Date	d: 3/27/2009					
				/s/ Laura L McGarragan Laura L McGarragan, Bar N	lo. 6199753	

McGarragan Law Offices

Attorney for Debtor(s)

Case 09-71230 Doc 1 Filed 03/27/09 Entered 03/27/09 16:24:10 Desc Main Document Page 45 of 50 Allied Interstate

Allied Interstate 435 Ford Rd. Suite 800 Minneapolis MN 55426

Allied Interstate 3200 Northline Ave. Suite 160 Greensboro NC 27408

AT & T PO Box 8212 Aurora, IL 60572-8212

Capital One PO Box 85520 Richmond VA 23285

CB Accounts Inc. 1101 Main St. Peoria IL 61606

Chase N56 W 17000 Ridgewood Dr. Menomonee Falls WI 53051

Collectech Systems PO Box 361567 Columbus OH 43236

Collection Company of America PO Box 806 Norwell MA 02061-0806

Commonwealth Edison Bill Payment Center Chicago, IL 60688

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Document Page 46 of 50 Cottonwood Financial 1300 W Walnut Hill Lane #255 Irving TX 75038

Credit Protection Association 13355 Noel Rd. STE 2100 Dallas TX 75240

Creitors Protection Services 202 West State St. STE 300 Rockford IL 61101

DIRECTV/CBE Group PO Box 78626 Phoenix AZ 85062-8626

Harvard Collection Services 4839 N Elston Ave. Chicago IL 60630-2534

I.C. System Inc.
PO Box 64437
St. Paul MN 55164-0437

Kishwaukee Auto Corral 3336 Kishwaukee St. Rockford IL 61109

Kohl's PO Box 3084 Milwaukee WI 53201-3084

Law Offices of Mitchell N. Kay 7 Penn Plaza New York NY 10001-3995

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Merchants & Medical 6324 Taylor Dr. Flint MI 48507-4685

Mutual Management PO Box 4777 Rockford IL 61110

National Recovery Agency 2491 Paxton St. Harrisburg PA 17111

NCO PO Box 15636 Wilmington DE 19850

NCO Financial Systems 507 Prudential Rd. Horsham PA 19044

Nicor Gas PO Box 2020 Aurora IL 60507-2020

Northland Group Inc. PO Box 390846 Edina, MN 55439

OSF Medical Group PO Box 802688 Chicago IL 60680-2688

OSF St Anthony Med Center 5666 East State St. Rockford IL 61108-2472

Paragon Way
PO Box 42829
Austin TX 78704-0044

Riverside Community Bank 6855 East Riverside Blvd. Rockford IL 61114

RJM Acq LLC 575 Underhill Blvd. STE 2 Syosset NY 11791

Rockford Mercantile 2502 S Alpine Rd. Rockford IL 61108

Rockford Radiology PO Box 5368 Rockford IL 61125-0368

Sallie Mae 1002 Arthur Dr. Lynn Haven FL 32444

Swedish American Medical Group PO Box 1567 Rockford IL 61110-0067

T Mobile PO Box 37380 Albuquerque NM 87176-7380

The Cash Store 6501 N Second St. Loves Park IL 61111 Case 09-71230 Doc 1 Filed 03/27/09 Entered 03/27/09 16:24:10 Desc Main Document Page 49 of 50
UIC Family Health Center
405 Chelsea Ave.

Rockford IL 61107

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In Re:		Bankruptcy Case Number:
Paul N	Davis	
Esmera	alda L Martinez	
	VE	RIFICATION OF CREDITOR MATRIX
		Number of Creditors:
The about the second se		verifies that the list of creditors is true and correct to the best of my (our)
Dated:	3/27/2009	/s/ Paul N Davis
		Paul N Davis
		Debtor
		/s/ Esmeralda L Martinez
		Esmeralda L Martinez
		Joint Debtor